

# 16<sup>TH</sup> ANNUAL GLOBAL MICROFINANCE FORUM

Sharing experiences and getting inspiration for boosting development of microfinance sector

CHAIRWOMAN

**Bernie Morgan**  
Trustee  
**RBS Social and Community Capital, UK**

**Frank Streppel**  
Head of Global Investments  
**Triodos Investment Management, The Netherlands**

**Milena Loayza**  
Manager Financial Institutions  
**BIO Invest, Belgium**

Speakers

**Huib-Jan de Ruijter**  
Director of Financial Institutions  
**FMO, The Netherlands**

**Vincent van Dugteren**  
Global Financial Inclusion Specialist Social Performance & Innovation  
**Oikocredit, The Netherlands**

**Florian Ott**  
Social Banking Development Manager  
**Erste Group Bank AG, Austria**

**Jurgen Hammer**  
Managing Director  
**SPTF Europe**  
Former Director Risk & Social Performance  
**Foundation Grameen Credit Agricole**

**Stephanie García Van Gool**  
Director of Impact Assessment & Strategic Development  
**BBVA Microfinance Foundation, Spain**

**Samuel Clause**  
Senior Investment Officer, Inclusive Finance  
**European Investment Fund, Luxembourg**

**Claudia Belli**  
Head Social Enterprises and Microfinance  
**BNP Paribas, France**

**Theo Brouwers**  
Director Impact Investing  
**ACTIAM, The Netherlands**

**Peter Johnson**  
Managing Partner  
**DWM Asset Management, USA**

**Jarri Jung**  
Head of Financial Institutions  
**Triple Jump, The Netherlands**

**John Fischer**  
Chief Investment Officer  
**Accion, India**

**Tatia Jajanashvili**  
CFO  
**MFI Micro Business Capital, Georgia**

**Jonas Enrico Luini**  
Associate  
**TCX, The Netherlands**

**Anna Kanze**  
Managing Director  
**Grassroots Capital Management, USA**

**Barbara Drexler**  
Associate Dean of International Affairs & Lecturer  
**Frankfurt School of Finance & Management, Germany**

**Stephen Amoah**  
CEO  
**Microfinance and Small Loans Centre, Ghana**

**Sofia Baltsa**  
Business Developer  
**Galileo Network S.p.A., Italy**

Key Topics

- Partnership is a key! Perspectives of partnering between investors and MFIs
- MFIs & Fintechs: partners or competitors?
- MFIs' digital transformation: re-thinking a business model
- Promoting financial inclusion through the use of technology
- Microclient protection in the era of digital offerings
- Small, but mighty. Opportunities for smaller MFIs today
- Developing solutions for a better management of local currency risks
- Impact investment vs. investment with impact
- Effective management of MFI's activity and its product line
- Housing microfinance: products to support the low-income households and improve their housing conditions
- MFIs and digital lending: what is the future of lending?
- On the way to digital finance
- Supporting agribusiness and discovering new opportunities
- Being on the other side: customer satisfaction in microfinance
- Assessing the risks and developing solutions in refugee

## PARTNERS

**08:30 Registration and Morning Coffee****08:50 Welcome & Opening Remarks from the Chairman****1. INVESTMENT LANDSCAPE IN 2020****09:10 INTERACTIVE SESSION:****North talks to South, East meets West: where to invest?**

Part 1: Region presentation and questions by MFIs: trends &amp; forecast:

- Africa
- Central Asia and Caucasus
- Central and Eastern Europe
- Middle East
- APAC
- North and South America

Part 2: Investors' feedback and recommendations

**10:10 Partnership is a key! Perspectives of partnering between investors and MFIs:**

- Communications before and after providing finance:
  1. Information involved
  2. Frequency of communications
  3. Reporting data including KPIs
- Approaches for facilitating growth and strengthening the brand
- Impact of regulations on government supervision on microfinance

**Frank Streppel**

Head of Global Investments

**Triodos Investment Management, The Netherlands****10:45 – 11:15 MORNING COFFEE & NETWORKING BREAK****11:15 PANEL DISCUSSION:****MFIs & Fintechs: partners or competitors?**

- Where things stand after Fintech came to a microfinance sector
- Benefits of partnering for MFIs and Fintechs
- How can both sides contribute to a partnership?
- MFIs' resilience to new technologies
- How to improve institutions' ability to assimilate new technologies?
- Finding your own target audience: do products of MFIs and Fintechs work equally well for all segments?
- What is the key for successful adaptation to different markets?
- Digital solutions – blessing or curse for the clients?

**Jurgen Hammer**

Managing Director

**SPTF Europe**

Former Director Risk &amp; Social Performance

**Foundation Grameen Credit Agricole****2. TURNING CHALLENGES INTO OPPORTUNITIES****12:00 MFI's digital transformation: re-thinking a business model**

- Why MFIs need digital transformation
- Digitization instruments: limited to delivery channels?
- Key ingredients for digital transformation: from setting a digital strategy to rollout and evaluation

**Jarri Jung**

Head of Financial Institutions

**Triple Jump, The Netherlands****12:35 Promoting financial inclusion through the use of technology**

- The rising importance of technology-driven financial inclusion
- Is digitalization the one and only solution for the future?
- Do we need to redefine financial inclusion in the coming years?
- Can all MFIs afford to incorporate technologies and carry the related costs?
- What is the solution for MFIs who can't do so?
- Do current solutions correspond to the client's needs?

**Huib-Jan de Ruijter**

Director Financial Institutions

**FMO, The Netherlands****13:10 – 14:10 LUNCH BREAK****14:10 The rush to digitize – where do we stand and what are the risks?**

- View on the prevalence of digital products and services
- View on client uptake
- The risks of the rush to digitize: many MFIs digitize superficially without having the fundamental in place

**Milena Loayza**

Manager Financial Institutions

**BIO Invest, Belgium****14:40 PANEL DISCUSSION:****Microclient protection in the era of digital offerings**

- Client protection principles in connection with digital services launch
- Increasing outreach through digital services: are all promises met? Satisfying client's needs or pursuing commercial aims?
- Transparency of operations vs. confidentiality of customer's data
- Explaining technology to an illiterate client: how to prevent unconscious connection to digital services and its non-desired consequences?
- Solutions for decreasing MFIs' exposure to cyber security risks
- Can regulators effectively keep up with emerging risks?
- Case study: Kenyan market inflation, its reasons, consequences and possible solutions

**John Fischer**

Chief Investment Officer

**Accion, India****15:15 Small, but mighty. Opportunities for smaller MFIs today**

- Prospering or surviving? Operational and financial challenges small MFIs face today
- Is well-structured corporate governance leading to an improved access to capital?
- Tension between MFI's profitability and social impact aims
- Developing strategies for sustainable growth
- Tools for smaller MFIs to get funding
- What competitive advantage can small MFIs have in developed markets?

**Anna Kanze**

Managing Director

**Grassroots Capital Management, USA****15:45 Developing solutions for a better management of local currency risks**

- Tools for reducing MFIs' exposure to foreign exchange risks
- Collateral: is it an effective way to protect the lender against depreciation of the local currency?
- Tailored financing and technical assistance to MFIs
- Which strategy should MFI follow to be financially secured?

**Jonas Enrico Luini**

Associate

**TCX, The Netherlands****16:15 – 16:45 AFTERNOON COFFEE & NETWORKING BREAK****16:45 FOCUS DISCUSSION:****Impact investment vs. investment with impact**

- Does traditional microfinance still make sense?
- How to address the current challenges in the microfinance environment?
- Do requirements by investors necessarily affect MFIs in their policies?
- How do MFIs assure the impact of microfinance funding to the bottom of the pyramid?

**Claudia Belli**

Head Social Enterprises and Microfinance

**BNP Paribas, France****Theo Brouwers**

Director Impact Investing

**ACTIAM, The Netherlands****Florian Ott**

Social Banking Development Manager

**Erste Group Bank AG, Austria****Stephanie García Van Gool**

Director of Impact Assessment &amp; Strategic Development

**BBVA Microfinance Foundation, Spain****17:20 Closing Remarks & Chairman's Summary****17:30 End of Day 1 of the Forum**

**08:30 Re-registration and Morning Coffee**

**08:50 Welcome & Opening Remarks from the Chairman**

### 3. IMPROVING MFI'S OPERATIONS AND DIVERSIFYING PRODUCT PORTFOLIO

**09:10 Effective management of MFI's activity and its product line**

- Approaches and criteria which MFIs use to develop and diversify their products today
- Leverage of target market segmentation for more personalized offerings
- Innovations in financial analysis
- Use of new methods and technology in credit risk management
- What helps MFI achieve sustainability and higher growth rates
- Economic, social and ecological impact of MFI's activity

**09:45 PANEL DISCUSSION:**

**Housing microfinance: products to support the low-income households and improve their housing conditions**

- Housing loans for construction and repair needs: product peculiarities and micro-client's expectations
- Managing the risks of non-repayment and non-timely loan repayment. Problem of indefinite works' duration
- How MFIs can facilitate construction and repairs of houses: opportunities of technical support
- What MFIs should consider when adding housing loans to a business portfolio
- Housing micro-insurance programs offered to a micro-client: what a client should know, and what an MFI should envision
- Specificity of micro-mortgage as an effective solution and its potential implications
- Regulatory complexity and market constraints for developing housing microfinance

**Florian Ott**  
Social Banking Development Manager  
**Erste Group Bank AG, Austria**

**10:30-11:00 COFFEE & NETWORKING BREAK**

**11:00 MFIs and digital lending: what is the future of lending?**

- Current trends in development of credit assessment tools
- MFIs' traditional underwriting methods: still a high-touch way to assess client's repayment abilities?
- Opportunities of Big Data and Machine Learning based algorithms. Cheaper, but more effective? What has to be improved?
- How is combination of tech and touch approaches possible for MFIs?

**Vincent van Dugteren**  
Global Financial Inclusion Specialist Social Performance & Innovation  
**Oikocredit, The Netherlands**

**11:35 On the way to digital finance**

- Concept of bitcoin: a good alternative for a microclient?
- Mobile and cloud solutions available to MF customers
- Cyber risks associated with the use of cryptocurrencies
- Making digital products and services' delivery easily accessible and more affordable

**12:10 PANEL DISCUSSION:**

**Supporting agribusiness and discovering new opportunities**

- Factors lowering income of agribusiness (underdeveloped infrastructure, lack of sustainable practices, costly storage facilities, lack of access to value chain partners)
- Seasonality of agricultural activities and related fluctuating cash-flow patterns
- How should agricultural value chain be transformed?
- Lack of access to farming technology and equipment: how can MFIs and investors assist farmers to achieve better results?
- Managing the risks of default. Price and yield risks. Collateral limitations
- What is considered by the investor before making a lending decision?
- What else is required for increased efficiency and resilience of agriculture apart from investments?
- Digital solutions for agribusiness: urban and rural areas
- Recent developments in agro-insurance

**Claudia Belli**  
Head Social Enterprises and Microfinance  
**BNP Paribas, France**  
**Tatia Jajanashvili**  
CFO  
**MFI Micro Business Capital, Georgia**

**Anna Kanze**  
Managing Director  
**Grassroots Capital Management, USA**

**12:55 – 14:00 INTERACTIVE LUNCH BREAK**

**14:00 – 14:30 Conclusions from the Interactive Lunch discussions**

**14:30 PANEL DISCUSSION:**

**Being on the other side: customer satisfaction in microfinance**

- What do we know about a microclient today?
- Use of data analytics to better understand a customer's profile
- How the needs, wants and challenges vary geographically
- Which customer segments are still underserved?
- What are the key customer satisfaction determinants?
- How to measure customer satisfaction?
- MFI's staff expertise and attitude as important contributors to an end result
- Focusing more on profit rather than the customer? Why is the balance crucial?

**Jurgen Hammer**  
Managing Director  
**SPTF Europe**  
Former Director Risk & Social Performance  
**Foundation Grameen Credit Agricole**

**Stephanie García Van Gool**  
Director of Impact Assessment & Strategic Development  
**BBVA Microfinance Foundation, Spain**

**John Fischer**  
Chief Investment Officer  
**Accion, India**

**15:15 EaSI programmes to support microfinance and social entrepreneurship**

- Guarantees
- Capacity building
- Funded instruments

**Samuel Clause**  
Senior Investment Officer, Inclusive Finance  
**European Investment Fund, Luxembourg**

**15:50 Assessing the risks and developing solutions in refugee microfinance**

- Digital identity: which problem will it solve for refugees? Does it mean a greater empowerment and protection of a client?
- Does a digital identity facilitate a better risk management within MFI when serving a refugee?
- Leverage of blockchain technology for credit records to mitigate the crime risks
- Debt collection from a client with no credit history. Managing loan default
- New solutions for clients moving across borders and making international transactions

**16:25 PANEL DISCUSSION:**

**Islamic Microfinance**

- What traditional microfinance can learn from Islamic microfinance
- Development of financial inclusion through Islamic microfinance instruments
- Leverage of technologies in Islamic microfinance. Mobile banking
- How to adapt traditional funding to Sharjah? What shall be done and what to start with?
- Practical cases and experience of implementing Islamic microfinance principles

**17:00 Closing Remarks & Chairman's Summary**

**17:10 CLOSING COFFEE & NETWORKING**

## Testimonials from previous events:

**"Benefited from all the sessions. Good exposure particularly on the new developments in microfinance"**

*Manager, Central Bank of Malaysia, Malaysia*

**"It was my pleasure. Congratulations for a very professionally run event and very informative. I would be happy to participate again"**

*General Manager, Alterfin, Belgium*

**"It was a great and very fruitful event for us where we had the opportunity to network and expose our brand.**

**We are looking forward to attend the next edition! We would like to warmly thank you for the support and the great organization"**

*Frankfurt School of Finance & Management, Germany*

**"I am pleased to have added value to the conference. There were interesting presentations, conversations and I had the opportunity to make some promising contacts. Thank you for organizing the conference and giving Swisscontact the opportunity to be part of it".**

*Regional Director - Central, East and Southern Africa Program, Swisscontact, Kenya*

**"It has been a pleasure and I really hope to keep this nice cooperation in the future".**

*Founder & Chairman, Mikro Kapital, Luxembourg*

**"The overall experience is amazing"**

*CEO, Bosak Microfinance Bank Limited, Nigeria*

**"Thank you so much! I could not have asked for a more cooperative team than yours. I hope we continue our association in the future! It was a pleasure to speak to your audience".**

*Head of Business Development & External Relations, Community Support Concern, Pakistan*

**"Very helpful for MFI practices (meeting and learning from other MFIs and investors is helpful and very worthy)"**

*HR & Admin Director, Alalay sa Kaunlaran (ASKI), Inc., Philippines*

**"Very good. The organizers are great! I liked the way the conference was managed. Different stakeholders and active participation of both speakers and audience"**

*Head of Impact Assessment, BBVA Microfinance Foundation, Spain*

**"Very interactive and interesting"**

*Manager, Doverie Finance, Bulgaria*

## List of Invited Organizations

ABN AMRO Bank	Croatian Agency for SMEs	KfW
ACTIAM	Crowd Credit, Inc.	Leader Credit MFO
Advision Finance	DEG	Lendahand
Agency For Finance In Kosovo	Destiny Finco Private Limited	Maj Invest
Agora Microfinance	Developing World Markets	Margdarshak
Agroclimatica	EBRD	MEDA
AgroCredit Latvia	Economic and Social Fund for Development - ESFD	Micro Business Capital
Ahli Microfinance Company	Erste Group Bank	Micro Finance And Small Loans Centre
Al Baraka Bank	European Investment Fund	Microbanco Confianza
Al Tadamun Microfinance Foundation	Express Leasing	Microcredit Company EKI
Alibdaa Palestine	Fern Software	Microfinance Organization KMF
Almi Företagspartner	First MicroFinance Company	MicroRate
Alterfin	FMO	Musoni
American Chamber of Commerce in Moldova	Frontera Group	National Agency for Microcredit
ASA International	Galileo Network	Nordic Microfinance Initiative
Axxiflex Holding	GEMicro Group	Norfund
Banca Transilvania Financial Group	GFA Consulting Group	NpM, Platform for Inclusive Finance
BBVA Microfinance Foundation	GLS Bank eG	Oikocredit
BIO	Goodwell Investments	OUR MicroLending
Bosak Microfinance Bank Limited	Grupeer	Partner Microfinance Foundation
BRS Microfinance Coop	Hauck & Aufhäuser Fund Services	Rabobank Foundation
BTA Bank	HOPE Ukraine	Revensans Mikrokredit Tashkiloti
Capital Finance Fund	Horizonti	Sathapana Limited
CDC Group	ICS "Prime Capital"	Smart Credit
Conflux Technologies	ING Bank	SPTF / Foundation Grameen Credit Agricole
C-QUADRAT Asset Management	Ingemann	sQuidcard
Creditec	IPC - Internationale Projekt Consult	Swisscontact
Creditrapid	Kahkashan Sharq Logistic Services Company	Symbiotics
CreSud	KEP Trust	and many others...

Please fill in a separate Registration Form for each delegate using BLOCK CAPITALS and send it to us via e-mail or fax.

## DELEGATE DETAILS

**Full Name:**  
**Job Title:**  
**Company:**  
**Direct Tel.:**  
**Mobile:**  
**Email:**

## COMPANY DETAILS

**Address:**  
**City:** **Post Code:**  
**Country:**  
**VAT Reg. Number:**

## REGISTRATION

Conference registration fee	Expires	Price
<b>Christmas Discount*</b>	20.12.2019	€990 + 23%VAT
<b>Holiday Period discount*</b>	10.01.2020	€1100 + 23%VAT
<b>Full price*</b>		€1300 + 23%VAT
<b>Conference materials only</b> (free of charge for registered delegates) +21% VAT for Czech companies only		€500

\* Fee includes conference materials, refreshments during the 2-day event and all service charges.

## PAYMENT DETAILS

**Please charge my:**

**Amex** **VISA**  
**Mastercard** **Diners**

**Card Number:**

**Expiry Date:** / **CVC:**

**Card Holder's Name:**

**Date:**

**Card Holder's**  
**Signature:**

**Once a conference space has been allocated to you,  
we will write to confirm the date and receipt of your payment.**

## SPONSORSHIP

A limited amount of exhibition space and other packages are available for leading solution providers to attend the conference. For further information, please contact:

**Oksana Zaleska-Martseniuk**, Communications and Marketing Manager  
tel. +420 226 220 450 | email: oksana@uni-global.eu

## WITH THANKS

I would like to thank everyone who assisted with the research and organisation of this forum, particularly the speakers for their support and commitment.

## Accommodation

Hotel accommodation and travel expenses are not included in the registration fee.

## UNIGLOBAL

Conference code: GMF20191017 | m

## Terms & Conditions

1. Substitute delegates are welcome, but at least 3 days notice of the change must be given. 2. If Uniglobal decides for any reason to cancel the event, the full refund of the registration fee will be made to the registered customer. However, no refunds or part refunds shall be made by Uniglobal for changes to the event programme, dates, venue, or speaker composition. 3. In the event that Uniglobal changes the dates or postpones the conference, delegate payments will be credited towards the rescheduled date. 4. If the delegate is unable to attend the rescheduled event, the delegate will receive a 100% credit representing payments made towards a future Uniglobal event. 5. If, for any reason Uniglobal decides to cancel or postpone the event, Uniglobal is not responsible for covering airfare, hotel or other travel costs or charges incurred by clients. 6. Up to 6 weeks before the event, cancellations received within a period of 5 working days following the date of registration will be refunded in full minus a 25% service charge. After this date, no refunds will be given. 7. All cancellations must be done in writing stating the mailing date. 8. Registered delegates who cancel their attendance or do not show up at the event will receive conference documentation.